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STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10695413
Filing Date	2003-10-27
First Named Inventor	Cheryl Phillips
Art Unit	3696
Examiner Name	Chia-Yi Liu
Attorney Docket Number	34250-1175

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2	5444616			1995-06-22	Nair, et al.	
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9	6059185	2000-05-09	Funk, et al.	
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	4	HERD, MICHAEL, and SHAW, DEBORAH: NACHA E-check rules:-News, New Release on 13 March 2002 by Michael Herd and Deborah Shaw of NACHA.org, 2 pages, 13 March 2002. Downloaded on 18 February 2009 from http://www.nacha.org/news/news/pressreleases/2002/PRO3I302.htm .	<input type="checkbox"/>

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